Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number 08-40633

#### UNITED STATES BANKRUPTCY COURT

District of South Dakota

# Amended Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/1/08.

You may be a creditor of the debtor(s). This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice

#### **Debtor(s):**

Nickolas Ryan Call aka Nick Call dba Permanent Addictions Tattoo Studio dba World Imports 3407 W. 81st St

Case Number:

08-40633

Social Security/Taxpayer ID Numbers:

xxx-xx-2774

Attorney for Debtor(s):

Sioux Falls, SD 57108

Mark T. Steffan

123 S Main Avenue, Suite 206

Sioux Falls, SD 57104

Telephone number: 605-338-5091

**Bankruptcy Trustee:** Forrest C. Allred

14 Second Ave SE Ste 200

Aberdeen, SD 57401

Telephone number: 605-225-3933

## **Meeting of Creditors:**

Date: October 27, 2008 Time: 01:00 PM Location: Suite 300, 314 S. Main Ave., Sioux Falls, SD

#### Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side. The presumption of abuse does not arise.

#### Deadlines:

Papers must be received by the bankruptcy clerk's office by the following deadlines:

#### To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts: 12/30/08

#### To Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

## **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### **Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

ISioux Falls SD 57104_6851	For the Court: Frederick M. Entwistle Clerk of the Bankruptcy Court
Hours Open: Monday – Friday 8:00 AM – 5:00 PM	Date: 10/6/08

#### SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

Case: 08-40633 Document: 10 Filed: 10/08/08 Page 2 of 4

#### **EXPLANATIONS**

Filing of Chapter 7 Bankruptcy Case

A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.

Creditors Generally May Not Take Certain Actions

Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.

Presumption of Abuse If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.

Meeting of Creditors

A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.

Claim at This Time

Do Not File a Proof of There does not appear to be any property available to the trustee to pay creditors. You therefore should not file a proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Discharge of Debts

The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.

**Exempt Property** 

The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.

Bankruptcy Clerk's Office

Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).

Foreign Creditors

Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Legal Advice

The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.

**Debtor** Identification Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

# CERTIFICATE OF NOTICE

```
+Action Professional Services, PO Box 675, 408 S. 2nd Ave. Ste 202, Sioux Falls, SD 57104-6919
+Allied American Credit, PO Box 3766, 901 E 2nd, Ste 210, Spokane, WA 99202-2257
+Allied Interstate, Consumer Service Dept, PO Box 361477, Columbus, OH 43236-1477
Auto Owners Insurance, PO Box 30315, Lansing. MI 48909-7815
+Avera McKennan Hospital, 800 E 21st St., Sioux Falls, SD 57105-1096
Axis Capital inc, Dept 1685, Denver, CO 80291-1685
+BB&B Ventures, 805 S Minnesota Ave, Sioux Falls, SD 57104-4828
+Brian J. Bauer, PC, 5027 S. Western Ave., Suite 200, Sioux Falls SD 57108-2663
+CPS, 3556 S Gateway Blvd, 303, Sioux Falls, SD 57106-1532
+Canned Ads, 1551 Indian Hills Dr, Ste 1, Sioux City, IA 51104-1800
+Capital Mgmt Services, 726 Exchange St, Ste 700, Buffalo, NY 14210-1464
+Chemical Sanitizing Systems, PO Box 156, LeMars, IA 51031-0156
Chemical Sanitizing Systems, Ltd., Box 156, Le Mars, IA 51031-0156
Citi Cards, PO Box 45165, Jacksonville, FL 32232-5165
Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
Citibank, Encore Receivable Mgmt, PO Box 7000, Olathe, KS 66063-0700
+City of Sioux Falls, 1201 N Western Ave., Sioux FAlls, SD 57104-1201
  897139
  897140
  897142
  897145
  897146
  897147
  897148
  897162
  897150
  897151
  897154
  897155
  897156
                                                         Citi Cards, PO Box 45165, Jacksonville, FL 32232-5165
Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
Citibank, Encore Receivable Mgmt, PO Box 7000, Olathe, KS 66063-0700
**City of Sioux Falls, 1201 N Western Ave., Sioux Falls, SD 57104-1201
**Client Services, 3451 Harry Truman Blvd, St. Charles, MO 63301-9816
**Colton Print Shop, PO Box 157, Colton, SD 57018-0157
Credit Collections Bureau, PO Box 9490, Rapid City, SD 57709-9490
**Credit Mgmt Services, 9525 Sweet Valley Dr., Valley View, OH 44125-4237
**Culligan, 1510 W. 51st St., Sioux Falls, SD 57105-6655
**Dialnet, 3109 W. 41st St., Sioux Falls, SD 57105-6655
**Dialnet, 3109 W. 41st St., Sioux Falls, SD 57105-6459
**Dialnet, 3109 W. 41st St., Sioux Falls, SD 57105-6459
**Dialnet, 100, PO Box 78626, Phoenix, AZ 85062-8626
**Elite Electric, Inc, PO Box 795, 705 9th Ave. N, Brandon, SD 57005-0795
**Encore Receivable Mgmt, PO Box 47248, Oak Park, MI 48237-4948
**Encore Receivable Mgmt, PO Box 47248, Oak Park, MI 48237-4948
**Encore Receivable Mgmt, PO Box 47248, Oak Park, MI 48237-4948
**Encore Receivable Mgmt, PO Box 47248, Oak Park, MI 48237-4948
**Encore Receivable Mgmt, PO Box 530970, Atlanta, GA 30353-0970
**Gitton Adams Co., 735 S. Second St., PO Box 897, Sioux Falls, SD 57101-0897
**Hair Essence, PO Box 1615, Grand Rapids, MI 49501-1615
**Hauge Assc., PO Box 88610, Sioux Falls, SD 57109-8610
**IC Systems, 444 Highway 96R, PO Box 64887, St. Paul, MN 55164-0887
**Justice Fire and Safety, PO Box 93, 302 S Lewis Ave., Sioux Falls, SD 57103-1828
**LTD Financial Services, 7322 Sw Freeway, Ste 1600, Houston, TX 77074-2053
**Law Office of Bennett & DeLoney, PO Box 190, Midvale, UT 84047-0190
**Leading Edge Recovery Solutions, 5404 N Cumberland Ave., Ste 1600, Houston, TX 77074-2053
**Law Office of Bennett & DeLoney, PO Box 190, Midvale, UT 84047-0190
**Leading Edge Recovery Solutions, Solux Falls, SD 57105-3844
**N. Cliff Iron & Brass Co., 3509 N. Cliff Ave., Sioux Falls, SD 57104-3140
**NCO Financial Systems, PO Box 15889, Wilmington, DE 19850-5889
**National 
  897157
  897158
  897159
897160
897161
897163
897164
  897165
  897166
  897167
  897168
  897170
  897169
  897172
  897171
  897173
  897174
  897175
  897176
  897178
  897179
 897181
897182
  897187
  897186
  897183
  897184
  897185
  897190
  897188
  897189
  897191
  897193
  897194
  897192
  897195
  897196
  897197
  897198
                                                        897199
  897201
  897200
  897202
                                                                                                                                                                                                                                                                                                                                                                   Minneapolis, MN 55439-2424
  897203
  897205
  897207
  897208
  897209
  897210
  897143
  897212
  897213
                                                             Social Security Administration, Data Operations Center, Wilkes-Barre, PA 18 +Sunbelt Business Advisors, 3516 S. Western Ave., Sioux Falls, SD 57105-6144 +Tessiers, 700 W Cherokee St, Sioux FAlls, SD 57104-0339 Tiburon Financial, LLC, 218 A S. 108th Ave., Omaha, NE 68154-2631 +Transworld Systems, 2235 Mercury Way, Ste 275, Santa Rosa, CA 95407-5463 +Troy Capital, LLC, Johnson, Rodenburg & Lauinger, 1004 East Central Ave., Bismarck, ND 58501-1936
  897214
  897215
  897216
  897217
  897135
```

```
District/off: 0869-4
                                     User: dmick
                                                                        Page 2 of 2
                                                                                                            Date Rcvd: Oct 06, 2008
Case: 08-40633
                                     Form ID: b9aa
                                                                        Total Served: 101
897144
               ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: US Bank, Cardmember S
                                                                 Cardmember Services.
                   St. Louis, MO 63179-0084)
897218
                +Unemployment Tax Administration,
                                                            PO Box 4730,
                                                                              Aberdeen, South Dakota 57402-4730
                                                    5620 Southwyck Blvd,
                                                                               Ste 206, Toledo, OH 43614-1501
Skokie, IL 60077-1037
                +United Collection Bureau,
897219
                +Van Ru Credit Corp, 10024 Skokie Blvd,
897220
                                                                      Ste 2,
897221
                +Variety Foods, Inc.,
                                             1509 North Industrial Ave.,
                                                                                    Sioux Falls, SD 57104-0257
                                        c/o Mike Vermillion, 3713 North 9th Ave
PO Box 9210, Des Moines, IA 50306-9210
897222
                +Vermillion Live,
                                                                     3713 North 9th Ave.,
                                                                                                  Sioux Falls, SD 57104-0815
897231
                +Wells Fargo Bank,
897230
                 Wells Fargo Bank,
                                          Payment Remittance Center,
                                                                             PO Box 6426
                                                                                                 Carol Stream, IL 60197-6426
                                   nk, PO Box 348750, Sacramento, CA 90054-0780 rd Services, PO Box 9210, Des Moines, IA 50306-9210 nce, PO Box 84807, Sioux Falls, SD 57118-4807 Northern States Power, PO Box 8, Fau Claire MT 541
897229
                 Wells Fargo Bank,
                                          PO Box 54780, Los Angeles, CA 90054-0780
897228
                +Wells Fargo Bank,
897232
                +Wells Fargo Card Services,
897233
                 Wingert Insurance,
                 Xcel Energy,
                                                                                  Eau Claire, WI 54702-0008
897234
                                                            Carol Stream, IL 60197-6448
                 Yellow Book, USA,
                                          PO Box 6448,
897235
The following entities were served by electronic transmission on Oct 06, 2008.

897152 EDI: CAPITALONE.COM Oct 06 2008 20:23:00 Capital One, PO B
City Industry, CA 91716-0067

897153 EDI: CHASE.COM Oct 06 2008 20:23:00 Chase Bank USA, Cardme
                                                                                            PO Box 60067,
                                                                                          Cardmember Services,
                   Wilmington, DE 19886-5548
                 EDI: CITICORP.COM Oct 06 2008 20:23:00
EDI: HFC.COM Oct 06 2008 20:23:00
897157
                                                                                     PO Box 6077,
                                                                       Citibank,
                                                                                                        Sioux Falls, SD 57117-6077
897177
                                                                HSBC Bank Nevada,
                                                                                         PO Box 5244,
                   Carol Stream, IL 60197-5244
897206
                 EDI: HFC.COM Oct 06 2008 20:23:00
                                                                 Retail Services,
                                                                                        PO Box 5238,
                Carol Stream, IL 60197-5238
+EDI: RESURGENT.COM Oct 06 2008 20:23:00
Greenville, SC 29603-0497
897211
                                                                        Sherman Originator LLC,
                                                                                                        PO Box 10497,
                 EDI: USBANKARS.COM Oct 06 2008 20:23:00 St. Louis, MO 63179-0084 E-mail/Text: bmyers@vikingservice.com
897144
                                                                        US Bank.
                                                                                      Cardmember Services, PO Box 790084,
897224
                                                                                                Viking Collection Service,
                 PO Box 59207, Minneapolis, MN 55459-0207
EDI: PROVID.COM Oct 06 2008 20:23:00 Was
Dallas, TX 75266-0487
                   PO Box 59207,
897227
                                                                     Washington Mutual,
                                                                                             PO Box 660487,
897226
                 EDI: PROVID.COM Oct 06 2008 20:23:00
                                                                     Washington Mutual,
                                                                                               PO Box 99604,
                  Arlington, TX 76096-9604
                +EDI: WFFC.COM Oct 06 2008 20:23:00
897231
                                                                  Wells Fargo Bank, PO Box 9210,
                   Des Moines, IA 50306-9210
897230
                 EDI: WFFC.COM Oct 06 2008 20:23:00
                                                                  Wells Fargo Bank,
                                                                                           Payment Remittance Center,
                   PO Box 6426,
                                    Carol Stream, IL 60197-6426
897228
                +EDI: WFFC.COM Oct 06 2008 20:23:00
Sacramento, CA 95834-8750
                                                                  Wells Fargo Bank,
                                                                                           PO Box 348750,
897232
                +EDI: WFFC.COM Oct 06 2008 20:23:00
                                                                  Wells Fargo Card Services, PO Box 9210,
                   Des Moines, IA 50306-9210
                                                                                                                   TOTAL: 14
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                                                               Minneapolis, MN 55459-0207
897225*
                +Viking Collection Service, Inc, PO Box 59207,
                                                                                                                   TOTALS: 0, * 1
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Addresses marked '++' were redirected to the recipient's preferred mailing address
```

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2008 Signat

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Joseph Spections